



### Location:

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Cincinnati, OH 45220  
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Email: info@cifcu.org

[www.cifcu.org](http://www.cifcu.org)

### Mailing Address:

PO Box 19629  
Cincinnati, OH 45219-0629

### Holiday Closings & Special Holiday Hours

#### Annual Meeting:

April 19, 2023 - Closing at 11:00 AM

#### Memorial Day:

May 29, 2023 - Closed

#### Juneteenth:

June 19, 2023 - Closed

#### Independence Day:

July 4, 2023 - Closed

*Take Us With You  
Anywhere, Anytime,  
With The CIFCU App!*

Search Cincinnati Interagency  
Federal Credit Union in the App  
Store or Google Play.



## The New 283!

The new 283 area code is coming to the 513 region in April 2023. The addition of the new 283 area code will ensure a sufficient supply of telephone numbers to serve the southwest Ohio area.

If you have a 513 area code, your area code WILL NOT change.

You will, however, have to identify and dial telephone numbers as a 10-digit number, including calls in the same area code.



## Love Your Home Again!

Want to love your home again? CIFCU's Home Improvement Loan Special offers great rates to help you tackle your spring to-do list. Whether it's remodeling the kitchen, purchasing new appliances, replacing windows and doors, or creating an outdoor living space, we make it easy to fund your projects.



### CIFCU's Home Improvement Loan Special:

- Has a low fixed rate. Rates as low as 7.99% APR\*. "Go Green" and save even more! Green rates as low as 6.99% APR\*.
- Is an unsecured loan. No need to tap into your home's equity. No appraisal required.
- Is for improvements to your primary residence.
- Is for amounts of \$1000 to \$30,000.
- May be used to purchase appliances.
- May be used to pay off high interest home improvement store credit card accounts.
- Is fast and easy!

To apply, visit [www.cifcu.org](http://www.cifcu.org). or give us a call at 513-569-7878.

\*APY=Annual Percentage Rate. Your individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. Loan is for improvements to a primary residence, appliance purchases, or to pay home improvement store credit cards. Contact the credit union for information on what qualifies as a "green" loan. The minimum loan amount for this offer is \$1,000. The maximum loan amount for this offer is \$30,000. Special is not applicable to loans already financed with CIFCU. Membership eligibility is required. All loans are subject to credit approval. CIFCU reserves the right to discontinue, change, and/or update the promotion without notice. Equal Housing Lender. This credit union is federally insured by the National Credit Union Administration.



## Get a dream rate for your dream car with CIFCU's Vehicle Loan Special!

Whether you're purchasing a new or used vehicle, or already have a vehicle financed with another institution, you'll want to take advantage of CIFCU's Vehicle Loan Special, offering rates as low as:

- 3.99% APR\* for New & Recent Model "Green" Vehicles
- 4.99% APR\* for New & Recent Model Vehicles
- 4.49% APR\* for Used "Green" Vehicles
- 5.49% APR\* for Used Vehicles

In addition to great rates, we also offer:

- Flexible repayment terms.
- No application or processing fees.
- Optional GAP Protection at a fraction of dealer cost.
- Optional Debt Protection.
- Rate discount for "Green"\* vehicles.
- Complimentary My EZ Car Care Membership.

"Go Greener" and get \$100! When you finance a vehicle with us that gets at least 50% better MPG than the vehicle it is replacing, we'll reward you with \$100.\*



*Dream CAR.*  
**DREAM Rate.**



**RATES AS LOW AS**  
**4.99% APR\***

**GO "GREEN" AND SAVE EVEN MORE!**

\*APY=Annual Percentage Rate. Special is valid 3/27/2023 through 5/31/2023. Your individual rate is based on creditworthiness and other qualifying factors and may differ from the rate quoted above. Special is not applicable to loans already financed with CIFCU. "Green" vehicles are electric, hybrid or a vehicle that gets >35 MPG City. MPG is determined by [www.fueleconomy.gov](http://www.fueleconomy.gov). Membership eligibility is required. All loans are subject to credit approval. CIFCU reserves the right to discontinue, change, and/or update the promotion without notice. This credit union is federally insured by the National Credit Union Administration.

## Don't Get Scammed!

### Four signs that it's a scam:

1. Scammers PRETEND to be from an organization you know-like the Social Security Administration, Microsoft, The Geek Squad, or a utility company.
2. Scammers say there's a PROBLEM or a PRIZE-they may say you owe money, there's a problem with your account, your computer has a virus, or you're in trouble with the government.
3. Scammers PRESSURE you to act immediately-they may tell you not to hang up because they don't want you to check out their story, they may threaten you with arrest, a lawsuit, or even try to make you feel sorry for them.
4. Scammers tell you to PAY in a specific way-they may want you to purchase gift cards, wire money or insist you pay using cryptocurrency. They may send you a check and instruct you to deposit the check then send them money-the check will turn out to be a fraud.

### How to avoid a scam:

1. Block unwanted calls and text messages
2. Never give your personal or financial information in response to a request you didn't initiate. Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or text message from a company you do business with, it's still best not to click on links. Instead, contact them using a phone number or website you know is trustworthy. Never use a number from your caller ID.
3. Resist the pressure to act immediately. Honest businesses will give you time to make a decision.
4. Never pay someone who insists you pay with cryptocurrency, a wire transfer, or a gift card. And never deposit a check and send money back to someone.
5. Stop and talk to someone you trust before you do anything! Talk to a friend, family member, or a neighbor, and tell them what happened. Talking about it could help you realize it's a scam.

## Our Mission:

The Cincinnati Interagency Federal Credit Union is a not-for-profit organization which, through member involvement, education, and sound financial management provides personal, convenient, and competitive consumer-oriented financial services.